APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/702,428	10/31/2000	Chris S. Yu	CITI0199/T10199/T0091-195	1527

27510 7590 10/07/2004	EXAMINER	
KILPATRICK STOCKTON LLP	PATEL, JAGDISH	
607 14TH STREET, N.W.		
WASHINGTON, DC 20005	ART UNIT	PAPER NUMBER
	3624	

DATE MAILED: 10/07/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

Office Action Summary

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE **3** MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *31 October 2000*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-35* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-35* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _7/28/2004_

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs

of 35 U.S.C. 102 that form the basis for the rejections under

this section made in this Office action:

> A person shall be entitled to a patent unless -
>
> (e) the invention was described in (1) an application for patent, published
> under section 122(b), by another filed in the United States before the
> invention by the applicant for patent or (2) a patent granted on an
> application for patent by another filed in the United States before the
> invention by the applicant for patent, except that an international
> application filed under the treaty defined in section 351(a) shall have the
> effects for purposes of this subsection of an application filed in the
> United States only if the international application designated the United
> States and was published under Article 21(2) of such treaty in the English
> language.

2.   Claims 1-13, 15-16, 18-30, 32-33 and 35 are rejected under

35 U.S.C. 102(e) as being anticipated by Drummond et al. (US

6,598,023) (hereafter referred to as Drummond).

As per claim 1, Drummond teaches a method for remote operator interface with a
self-service financial terminal, comprising:

allowing the remote operator to access the self-service financial terminal via a browser
application of a computing device;

(see Figure 2, a customer is allowed to access ATM 12 via
browser 76 of computer 34, see col. 7 for further description,
see also col. 11 L 40+)

receiving the remote operator's entry of a user identification;

(col. 12 L 28+ `input of the card by the customer to the card
reader" col. 13 L 9-10 `PIN number")

displaying a menu of self-service financial terminal operator functions for the remote operator;

(col. 17 L 1+ .. These messages may include information used to generate screens which prompt the customer to select a transaction.)

receiving the remote operator's selection of at least one of the self service financial terminal operator functions; and

(col. 17 L 1+ These messages may include information used to generate screens which prompt the customer to select a transaction. For purposes of this example, it will be assumed that the customer inputs at the touch screen 30 a selection which corresponds to the dispense of cash, which is a common transaction at an automated banking machine.)

allowing the remote operator to access an application for the selected self-service financial terminal operator function.

(Col. 17 L 11+ Server 90 then responds by sending another HTML document to the banking machine which prompts the customer to select an amount. Again the customer may input a selection on the touch screen which indicates the amount of cash requested by the customer. This HTTP message passes through the HTML document handling portion and the browser 76 to the home server 90.)

Claim 2.   The method of claim 1, wherein allowing the remote operator to access the terminal further comprises allowing the remote operator to access the self service financial terminal via the browser application of the computing device coupled to the self-service financial terminal.

(col. 17 L 10+ This HTTP message passes through the HTML document handling portion and the browser 76 to the home server 90.)

Claim 3.   The method of claim 2, wherein allowing the remote operator to access the terminal further comprises allowing the remote operator to access the self service financial terminal via the browser application of the computing device coupled to the self-service financial terminal over a network.

(refer to Fig. 10)

Claim 4.   The method of claim 1, wherein allowing the remote operator to access the terminal further comprises allowing the remote operator to access the terminal via the browser application of a personal computing device.

```
      (refer to Fig. 2 browser 76 associated with computing
device 12)
```
Claim 5.   The method of claim 4, wherein allowing the remote operator to access the terminal further comprises receiving the remote operator's entry of a URL address for the terminal by the browser application of the personal computing device.

```
( col. 22 L 35+ the HTML document handling portion is operative
to configure a message addressed to access a URL address that
corresponds to the indicia on  the customer's card or other
address responsive to such indicia.)
```

Claim 6.   The method of claim 5, wherein allowing the remote operator to access the terminal further comprises receiving the remote operator's entry of the URL address for a web server application of the terminal by the browser application of the personal computing device.

```
      ( col. 22 L 35+ the HTML document handling portion is
operative to configure a message addressed to access a URL
address that corresponds to the indicia on  the customer's card
or other address responsive to such indicia.)
```

Claim 7. The method of claim 1, wherein allowing the remote operator to access the terminal further comprises mutually authenticating the terminal and computing device with one another.

```
(col. 8 L 65-66..Certain applets manage security and
authenticate entities that use the ATM. )
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Claim 8.   The method of claim 1, wherein receiving the entry of the user identification further comprises receiving the remote operator's entry on a logon screen displayed at the computing device.

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(col. 11 L 41+ The touch screen 30 in this exemplary transaction
sequence displays a screen which includes an icon which
indicates in one or more languages that to commence a
transaction a user should touch the screen.)
```

Claim 9.   The method of claim 1, wherein receiving the entry of the user
identification further comprises receiving the remote operator's entry of the user
identification corresponding to a user entitlement.

(col. 12 L 44-52 .. the card input by a user or customer
includes indicia which corresponds to an address associated with
the user in the network. In such an embodiment the indicia
corresponds to a uniform resource locator ("URL") address which
provides information on the computer where the user information
resides, as well as a directory or subdirectory which includes
the user information and the name of the document
or resource that includes the user information.)

Claim 10.   The method of claim 9, wherein receiving the entry of the user
identification further comprises receiving the remote operator's entry of at least one of a
user ID and a password associated with the user entitlement.

(col. 14 L 55-67 ..As shown in FIG. 8, in this exemplary
transaction the HTTP home server 90 then operates to send an
HTML document to the browser 76 which includes instructions
which when processed produce a page or screen which instructs
the customer to enter their personal identification number or
PIN.)

Claim 11.   The method of claim 1, wherein receiving the entry of the user
identification further comprises prompting the remote operator for selection of a
preferred language.

(col. 11 L 41-44 The touch screen 30 in this exemplary
transaction sequence displays a screen which includes an icon
which indicates in one or more languages that to commence a
transaction a user should touch the screen.)

Claim 12.   The method of claim 1, wherein receiving the entry of the user
identification further comprises verifying the user identification.
(col. 15 L 26- 29 The software operating in connection with HTTP
server 90 is then operative to either verify the PIN itself or
to verify the customer's PIN number and account number by
sending it to the back office 94 and waiting for a response.
Alternatively, customer PIN verification may be carried out in
the ATM through an appropriate applet.)

Claim 13.   The method of claim 1, wherein displaying the menu further comprises
displaying the menu of terminal operator functions according to a predetermined user
entitlement corresponding to the user identification.

> (col. 16 L 32-47 The logic used in the profile applet may act to
> cause documents to be built or accessed for the customer which
> includes transaction options based on the customer
> information, information about the terminal and other factors.
> The profile applet may operate to offer transaction options or
> information selectively based on the customer information. For
> example, the operator of the machine may offer incentives,
> premiums, additional transaction options or advertising
> information selectively to customers. Certain types of
> customers of the institution operating the machine may receive
> screen outputs with options that encourage them to do more
> business or different types of business with the institution.
> Likewise, customers that are identified as customers of
> foreign institutions may be provided with incentives to do
> business with the institution operating the machine.)

Claim 15. The method of claim 1, wherein receiving the remote operator's selection
further comprises receiving the selection according to a predetermined user entitlement
corresponding to the user identification.

> (see claim 13 analysis)

Claim 16.   The method of claim 1, wherein allowing the remote operator to access
the application for the selected function further comprises allowing the remote operator
to access the application for the selected function according to a predetermined user
entitlement corresponding to the user identification.

> (see claim 9 analysis)

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which

forms the basis for all obviousness rejections set forth in this

Office action:

(a) A patent may not be obtained though the invention is not identically
disclosed or described as set forth in section 102 of this title, if the
differences between the subject matter sought to be patented and the prior
art are such that the subject matter as a whole would have been obvious at
the time the invention was made to a person having ordinary skill in the
art to which said subject matter pertains. Patentability shall not be
negatived by the manner in which the invention was made.

4.   Claims 14, 17, 31 and 34 are rejected under 35 U.S.C.

103(a) as being unpatentable over Drummond.

While Drummond teaches the method for remote operator

interface with a   self-service financial terminal as discussed

in the foregoing analysis, Drummond fails to teach displaying

the menu of terminal operator functions as per claim 14.

Official Notice is taken that providing interface in the
form of display menu that allows trouble shooting and diagnosis
of operational problems associated with a computerized
transaction device is old and well known. Various functions
listed in the menu as per instant claims are well known to those
who maintain the operational readiness of the transaction system
such as an ATM.

It would have been obvious to one of ordinary skill in the
art at the time of applicant's invention to provide the feature
of displaying the menu of terminal operator functions such as
those listed herein because this would enable convenient access
to the hardware and software programs so tests required for
operational readiness of the financial terminal can be ensured
as matter of routine procedures.

System claims 18-34 have been analyzed as per respective method
claims wherein the functional steps are performed by respective
means elements.

All limitations of method claim 35 have been analyzed as
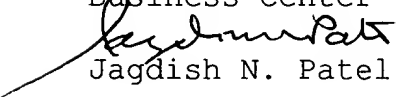per method claims 1-9.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (703)308-7837. The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703)308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Jagdish N. Patel

(Primary Examiner, AU 3624)

9/29/04